

Information to identify the case:Debtor 1 **Isaac Rogers-Lewis**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0411**

EIN ____-____-____

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ____-____-____

EIN ____-____-____

United States Bankruptcy Court **Eastern District of Michigan**Case number: **20-44885-pjs****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Isaac Rogers-Lewis

10/15/20**By the court:** /s/ Phillip J Shefferly
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Eastern District of Michigan

In re:
Isaac Rogers-Lewis
Debtor(s)

Case No. 20-44885-pjs
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0645-2
Date Rcvd: Oct 15, 2020

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 75

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2020:

Recip ID	Recipient Name and Address
db	+ Isaac Rogers-Lewis, 33127 Alberta, Westland, MI 48186-4648
26488346	+ 16th District Court, Case ID 18L03824OT, 32765 Five Mile Road, Livonia, MI 48154-3045
26488347	+ 16th District Court, Case ID 18L04449OM, 32765 Five Mile Road, Livonia, MI 48154-3045
26488344	+ 16th District Court, Case ID 18LI15827B, 32765 Five Mile Road, Livonia, MI 48154-3045
26488345	+ 16th District Court, Case ID 18LI15827C, 32765 Five Mile Road, Livonia, MI 48154-3045
26488348	+ 18th District Court, Case ID 16WE13023A, 36675 Ford Road, Westland, MI 48185-2210
26488349	+ 18th District Court, Case ID 16WE13023B, 36675 Ford Road, Westland, MI 48185-2210
26488350	+ 19th District Court, Case No. 18DB07306, 16077 Michigan Ave., Dearborn, MI 48126-2937
26488351	+ 19th District Court, Case No. 18DB08341, 16077 Michigan Ave., Dearborn, MI 48126-2937
26488352	+ 35th District Court, Case No. 17C13951A, 660 Plymouth Rd., Plymouth, MI 48170-6121
26488353	+ 35th District Court, Case No. 17C13951C, 660 Plymouth Rd., Plymouth, MI 48170-6121
26488360	+ 46th District Court, Case ID 16SO06914A - OI, 26000 Evergreen Rd., Southfield, MI 48076-4453
26488361	+ 46th District Court, Case ID 16SO06914B-OT, 26000 Evergreen Rd., Southfield, MI 48076-4453
26488362	+ 47th District Court, Case ID 17H02294A-OT, 31605 W. Eleven Mile Road, Farmington, MI 48336-1105
26488364	+ 47th District Court, Case No. 17C1458-GC, 31605 W. Eleven Mile Road, Farmington, MI 48336-1105
26488363	+ 47th District Court, Case No. 18C0657X-GC, 31605 W. Eleven Mile Road, Farmington, MI 48336-1105
26488365	++ ARBOR PROFESSIONAL SOLUTIONS, 2090 S MAIN STREET, ANN ARBOR MI 48103-5827 address filed with court:, Arbor Professional Solutions, 2090 S. Main Street, Ann Arbor, MI 48103
26488366	Auto Club Group, 1 Auto Drive, Dearborn, MI 48126
26488367	++ BAKER COLLEGE OF OWOSSO, 321 WASHINGTON, OWOSSO MI 48867-2822 address filed with court:, Baker College, 1116 W. Bristol Rd., Flint, MI 48507
26488368	+ Bank of Missouri, 5109 S. Broadbank Lane, Sioux Falls, SD 57108-2208
26488381	+ CW Management Company LLC, c/o Charles Babcock, 32750 South River Road, Harrison Township, MI 48045-5706
26488373	+ Checksmart, 2747 W Clay St, Ste A, Saint Charles, MO 63301-2557
26488374	+ City of Romulus, 11111 So. Wayne Rd, Romulus, MI 48174-1485
26488380	+ Credit Subs DBA Grow, 1447 2nd Street, Ste 200, Santa Monica, CA 90401-3404
26488384	+ Fifth Third Bank, 5050 Kingsley, Cincinnati, OH 45227-1115
26488388	++ GUARANTY BANK, 4000 W BROWN DEER ROAD, LOAN ADMINISTRATION, BROWN DEER WI 53209-1221 address filed with court:, Guaranty Bank, Loan Administration, 4000 W Brown Deer Road, Milwaukee, WI 53224
26488387	+ Georgetown Commons, 19345 Gaynon Dr, Clinton Township, MI 48035-3961
26488390	+ Henry Ford Health System, PO Box 553920, Detroit, MI 48255-3920
26488395	+ Krashanta Gavins, 16826 Stoepel St, Detroit, MI 48221-2656
26488397	+ LVNV Funding LLC, PO Box 98875, Las Vegas, NV 89193-8875
26488396	+ Louisville Gas and Electric, 501 Greene Street, Augusta, GA 30901-4404
26488398	+ Mars Meade County EMS, 1035 Frederica Street, Ste 200, PO Box 1479, Owensboro, KY 42302-1479
26488399	+ Merchants & Medical Credit, 6324 Taylor Dr., Flint, MI 48507-4685
26488400	+ Midwest Recovery Systems, 514 Earth City Plaza, Suite 100, Earth City, MO 63045-1303
26488402	+ Oakland Communtiy College, c/o Stuart M. Collis, 1851 Washtenaw Rd, Ypsilanti, MI 48197-1702
26488408	+ St. Mary Mercy Hospital, 36475 Five Mile Rd., Livonia, MI 48154-1988
26488410	+ Sunrise LA, 5105 S. Crossings Place, Ste 1, Sioux Falls, SD 57108-5005
26488412	+ TCF Bank, PO Box 537980, Livonia, MI 48153-7980
26488413	+ Total Visa, P.O. box 5220, Sioux Falls, SD 57117-5220
26488415	+ Us Dept of Ed, PO Box 790356, Saint Louis, MO 63179-0356
26488417	+ Wayne County Friend of the Court, 645 Griswold, Detroit, MI 48226-4015

TOTAL: 41

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
26488354	+ Email/Text: bankruptcynotices@36thdistrictcourt.org	Oct 15 2020 22:11:00	36th District Court, Case No. SP8574751, 421 Madison Avenue, Detroit, MI 48226-2358
26488355	+ Email/Text: bankruptcynotices@36thdistrictcourt.org	Oct 15 2020 22:11:00	36th District Court, Case No. SP8574752, 421 Madison Avenue, Detroit, MI 48226-2358
26488356	+ Email/Text: bankruptcynotices@36thdistrictcourt.org	Oct 15 2020 22:11:00	36th District Court, Case No. SP8574753, 421 Madison Avenue, Detroit, MI 48226-2358
26488357	+ Email/Text: bankruptcynotices@36thdistrictcourt.org	Oct 15 2020 22:11:00	36th District Court, Case No. SP8574791, 421 Madison Avenue, Detroit, MI 48226-2358
26488358	+ Email/Text: bankruptcynotices@36thdistrictcourt.org	Oct 15 2020 22:11:00	36th District Court, Case No. SP8574792, 421 Madison Avenue, Detroit, MI 48226-2358
26488359	Email/Text: j.mcgrail@41bcourt-mi.us	Oct 15 2020 22:10:00	41B District Court, Case No. 16-11125T, 22380 Starks Drive, Clinton Township, MI 48036
26488369	Email/Text: BH_Bankruptcy@beaumont.org	Oct 15 2020 22:10:00	Beaumont, 750 Stephenson Highway, PO Box 5042, Troy, MI 48007-5042
26488375	EDI: COMCASTCBLCENT	Oct 16 2020 01:48:00	Comcast, PO Box 3005, Southeastern, PA 19398-3005
26488370	+ EDI: CAPITALONE.COM	Oct 16 2020 01:48:00	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
26488371	Email/Text: dl-csgbankruptcy@charter.com	Oct 15 2020 22:11:00	Charter Communications, 7372 Davison Road, Davison, MI 48423-2012
26488376	+ Email/Text: collections@communitychoicecu.com	Oct 15 2020 22:11:00	Community Choice Credit Union, 15420 Farmington Road, Livonia, MI 48154-2848
26488377	Email/Text: compliance@contractcallers.com	Oct 15 2020 22:11:00	Contract Callers, Inc., PO Box 2207, Augusta, GA 30903-2207
26488378	+ EDI: CONVERGENT.COM	Oct 16 2020 01:48:00	Convergent Outsourcing, 800 SW 39th St, PO Box 9004, Renton, WA 98057-9004
26488379	Email/PDF: creditonebknofications@resurgent.com	Oct 15 2020 22:19:47	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
26488383	EDI: DTEE.COM	Oct 16 2020 01:48:00	DTE Energy, Attn: Leland Prince, Esq., Bankruptcy Dept, One Energy Plaza, 688 WCB, Detroit, MI 48226-1221
26488382	EDI: DCI.COM	Oct 16 2020 01:48:00	Diversified Consultants, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
26488385	EDI: AMINFOFP.COM	Oct 16 2020 01:48:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
26488386	+ Email/Text: robinzdrodowski@yahoo.com	Oct 15 2020 22:11:00	Ford Motor Credit, c/o Szuba & Associates, 40600 Ann Arbor Rd, Ste 100, Plymouth, MI 48170-4675
26488389	+ Email/Text: PFSCounselors@hnh.net	Oct 15 2020 22:10:00	Hardin Memorial Hospital, 913 N Dixie Hwy, Elizabethtown, KY 42701-2599
26488391	+ Email/Text: bankruptcy@huntington.com	Oct 15 2020 22:10:00	Huntington Bank, PO box 1558, Columbus, OH 43216-1558
26488392	EDI: IIC9.COM	Oct 16 2020 01:48:00	IC System Inc., 444 Highway 96 East, PO Box 64437, Saint Paul, MN 55164-0437
26488393	EDI: JEFFERSONCAP.COM	Oct 16 2020 01:48:00	Jefferson Capital Systems, LLC, PO BOX 953185, Saint Louis, MO 63195-3185
26488372	EDI: JPMORGANCHASE	Oct 16 2020 01:48:00	Chase Bank, PO Box 659732, San Antonio, TX 78265
26488394	+ Email/Text: general.counsel@kysu.edu		

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		Oct 15 2020 22:11:00	Kentucky State University, 400 E Main St, Frankfort, KY 40601-2355
26488401	+ Email/Text: bankruptcy@moneylion.com		
		Oct 15 2020 22:11:43	MoneyLion Inc., P.O. Box 1547, Sandy, UT 84091-1547
26488403	Email/Text: info@phoenixfinancialsvcs.com		
		Oct 15 2020 22:10:00	Phoenix Financial, 8902 Otis Avenue, #103A, Indianapolis, IN 46216
26488404	EDI: PRA.COM		
		Oct 16 2020 01:48:00	Portfolio Recovery, 120 Corporate Blvd., Ste 100, Norfolk, VA 23502
26488405	+ EDI: SWCR.COM		
		Oct 16 2020 01:48:00	Southwest Credit Systems, 4120 International Pkwy #1100, Carrollton, TX 75007-1958
26488406	+ Email/Text: dl-csgbankruptcy@charter.com		
		Oct 15 2020 22:11:00	Spectrum, 14525 Farmington Rd, Livonia, MI 48154-5405
26488407	+ EDI: NEXTEL.COM		
		Oct 16 2020 01:48:00	Sprint, PO BOX 7993, Overland Park, KS 66207-0993
26488409	+ Email/Text: MarcsBankruptcyUnit@michigan.gov		
		Oct 15 2020 22:11:00	State of Michigan Collections, PO Box 30199, Lansing, MI 48909-7699
26488411	EDI: AISTMBL.COM		
		Oct 16 2020 01:48:00	T-Mobile, PO Box 53410, Bellevue, WA 98015-3410
26488414	+ Email/Text: bankruptcydepartment@tsico.com		
		Oct 15 2020 22:11:00	Transworld Systems, P.O. Box 15618, Wilmington, DE 19850-5618
26488416	+ EDI: VERIZONCOMB.COM		
		Oct 16 2020 01:48:00	Verizon Wireless, P.O. Box 650051, Dallas, TX 75265-0051
TOTAL: 34			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2020 at the address(es) listed below:

Name	Email Address
Basil T. Simon	bsimon@ecf.axosfs.com trusteesimon@sszpc.com;lbauer@sszpc.com
Christopher M. Carey	on behalf of Debtor Isaac Rogers-Lewis ecf@careylawgroup.net

TOTAL: 2